

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

BRIGETTE L RAMEY

Debtor(s)

Case No. 08-33546

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/09/2008.
- 2) The plan was confirmed on 02/06/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 01/22/2014.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$2,870.00.
- 10) Amount of unsecured claims discharged without payment: \$28,541.84.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$21,167.00
Less amount refunded to debtor	\$227.00

NET RECEIPTS: \$20,940.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,800.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$969.70
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$3,769.70

Attorney fees paid and disclosed by debtor: \$700.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADVENTIST BOLINGBROOK MED CT	Unsecured	695.00	NA	NA	0.00	0.00
APPROVED AUTO SALES & FIN	Unsecured	2,585.00	NA	NA	0.00	0.00
B&L MARKETING	Unsecured	430.00	NA	NA	0.00	0.00
BARONS CREDITORS SERVICE CORP	Unsecured	125.00	NA	NA	0.00	0.00
BOLINGBROOK WOMENS CLINIC	Unsecured	645.00	NA	NA	0.00	0.00
CHASE BANK USA	Unsecured	569.00	NA	NA	0.00	0.00
COMED LEGAL REVENUE RECOVER	Unsecured	910.00	1,149.77	1,149.77	260.34	0.00
DUPAGE MEDICAL GROUP	Unsecured	715.00	NA	NA	0.00	0.00
FOCUS RECEIVABLE MGMT	Unsecured	315.00	NA	NA	0.00	0.00
GLOBAL PAYMENTS	Unsecured	3,025.00	0.00	0.00	0.00	0.00
GREATER SUBURBAN ACCEPTANCE	Unsecured	7,485.00	NA	NA	0.00	0.00
HARRIS & HARRIS LTD	Unsecured	450.00	NA	NA	0.00	0.00
HEIGHTS FINANCE	Unsecured	2,220.00	1,357.48	1,357.48	307.37	0.00
ILLINOIS STUDENT ASSIST COMM	Unsecured	9,000.00	9,184.00	9,184.00	2,079.54	0.00
IMAGINE	Unsecured	875.00	NA	NA	0.00	0.00
LINCOLN TECH	Unsecured	2,300.00	NA	NA	0.00	0.00
MEDICAL BUSINESS BUREAU	Unsecured	165.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE	Unsecured	740.00	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	650.00	676.70	676.70	153.23	0.00
MUNICIPAL COLLECTIONS OF AMER	Unsecured	500.00	1,000.00	1,000.00	133.63	0.00
NEW JERSEY HESAA	Unsecured	962.00	1,179.57	1,179.57	267.09	0.00
NICOR GAS	Unsecured	1,125.00	NA	NA	0.00	0.00
SANTANDER CONSUMER USA	Secured	11,642.00	11,641.86	11,641.86	11,641.86	2,272.22
SFC CENTRAL BANKRUPTCY	Unsecured	NA	243.00	243.00	55.02	0.00
SGQ PROCESSING	Unsecured	200.00	NA	NA	0.00	0.00
STATE COLLECTION SERVICE	Unsecured	53.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SUMMIT	Unsecured	430.00	NA	NA	0.00	0.00
TOTAL LENDING INC	Unsecured	510.00	NA	NA	0.00	0.00
UNITED COLLECTION BUREAU	Unsecured	455.00	NA	NA	0.00	0.00
US BANK	Unsecured	760.00	NA	NA	0.00	0.00
WASHINGTON MUTUAL CARD SVCS	Unsecured	1,085.00	NA	NA	0.00	0.00
WOODFOREST NATIONAL BANK	Unsecured	1,400.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$11,641.86	\$11,641.86	\$2,272.22
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$11,641.86	\$11,641.86	\$2,272.22
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$14,790.52	\$3,256.22	\$0.00

Disbursements:

Expenses of Administration	<u>\$3,769.70</u>	
Disbursements to Creditors	<u>\$17,170.30</u>	
TOTAL DISBURSEMENTS :		<u>\$20,940.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/03/2014

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.